

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nitasha L Cosby  
 Debtor

Case No. 16-18694-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db +Nitasha L Cosby, 1367 Langley St, Trainer, PA 19061-5323  
 13838808 +Aes/pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 13838811 Cach LLC, Pob 5980, Denver, CO 80127  
 13838819 +Midwest Recovery Syste, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557  
 13838820 Noble Fin/ryl Mgt, 25331 1h 10 West, San Antonio, TX 78257  
 13838823 +Springleaf Financial S, 156 Baltimore Pike, Springfield, PA 19064-3629  
 13838825 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2287  
 13838826 +Xerox Soluti, Pob 41818, Philadelphia, PA 19101-1818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Apr 01 2017 01:48:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: bankruptcy@phila.gov Apr 01 2017 01:56:36 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 01 2017 01:56:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 01 2017 01:56:24 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13838810 E-mail/Text: ebn@americollect.com Apr 01 2017 01:56:18 Americollect Inc, Po Box 1566,  
 Manitowoc, WI 54221  
 13838809 +E-mail/Text: bk@afsacceptance.com Apr 01 2017 01:56:23 Afs Acceptance LLC,  
 1475 W Cypress Creek Rd, Fort Lauderdale, FL 33309-1931  
 13838812 +E-mail/Text: account.manager@chesterwater.com Apr 01 2017 01:56:53 Chester Water Authority,  
 POB 467, Chester, Pennsylvania 19016-0467  
 13838813 +EDI: CHRM.COM Apr 01 2017 01:48:00 Chrysler Capital, Po Box 961275,  
 Fort Worth, TX 76161-0275  
 13838814 +EDI: CCS.COM Apr 01 2017 01:48:00 Credit Collection Serv, Po Box 710,  
 Norwood, MA 02062-0710  
 13838815 +EDI: IIC9.COM Apr 01 2017 01:48:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 13838818 EDI: JEFFERSONCAP.COM Apr 01 2017 01:48:00 Jefferson Capital Syst, 16 Mclelland Rd,  
 Saint Cloud, MN 56303  
 13838821 +EDI: PRA.COM Apr 01 2017 01:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 13838824 EDI: AGFINANCE.COM Apr 01 2017 01:48:00 Springleaf Financial S, 601 Nw 2nd St,  
 Evansville, IN 47708  
 13838822 +EDI: SWCR.COM Apr 01 2017 01:48:00 Southwest Credit Syste, 4120 International Parkway,  
 Carrollton, TX 75007-1958

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13838816 Jamirah Hodges  
 13838817 Philadelphia,

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

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Page 2 of 2  
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Date Rcvd: Mar 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

JOHN P. NEBLETT on behalf of Defendant American Educational Services/PHEAA jpn@neblettlaw.com, ll@neblettlaw.com  
JOHN P. NEBLETT on behalf of Creditor ECMC jpn@neblettlaw.com, ll@neblettlaw.com  
LAWRENCE S. RUBIN on behalf of Plaintiff Nitasha L Cosby echo@pennlawyer.com, foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Debtor Nitasha L Cosby echo@pennlawyer.com, foxtrot@pennlawyer.com  
MATTEO SAMUEL WEINER on behalf of Creditor AFS Acceptance, LLC bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
THOMAS I. PULEO on behalf of Creditor AFS Acceptance, LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Nitasha L Cosby</b>	Social Security number or ITIN	<b>xxx-xx-5817</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-18694-elf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nitasha L Cosby

3/31/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**